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Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois	
(State)	Chapter you are filing under:
· · · · · · · · · · · · · · · · · · ·	✓ Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Michael	
	Write the name that is on	First name	First name
	your government-issued picture identification (for	Middle name	Middle name
	example, your driver's license or passport	Clark	· · · · · · · · · · · · · · · · · · ·
	licerise or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last	First name	First name
	8 years		
	Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		Last Hairie	Last Harrie
		First name	First name
		Middle name	Middle name
		Last name	Last name
_		Last Harris	Lactriano
3.	Only the last 4 digits of your Social	XXX - XX- 8592	XXX - XX-
	Security number or federal Individual	OR	OR
	Taxpayer	9 xx - xx-	9 xx - xx-
	Identification number (ITIN)		

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Debtor 1 Michael First Name	Clark Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years Include trade names and	Business name	Business name
doing business as names	EIN	EIN
	EIN	EIN
5. Where you live	29 Mccarthy Rd	If Debtor 2 lives at a different address:
	Number Street	Number Street
	Park Forest Illinois 60466 City State Zip Code	City State Zip Code
	Cook County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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De	ebtor 1 Michael		Clark		Case number (if kno	own)	
	First Name	Middle Name	e Last Name				
Pa	rt 2: Tell the Court Abo	ut Your Bankrupt	cy Case				
7.	The chapter of the Bankruptcy Code you are choosing to file under		brief description of each, see B2010)). Also, go to the top o				ndividuals Filing for
8.	How you will pay the fee	more details a cashier's check may pay with a lineed to pay Individuals to li request that judge may, but he official por you choose the	entire fee when I file my pubout how you may pay. Tyck, or money order If your a credit card or check with the fee in installments. If Pay Your Filing Fee in Installments is not required to, waive yourty line that applies to you must fill out and file it with your petition.	pically, if your attorney is a pre-printer you choose tallments (Onay request your fee, an our family sit the Application at th	ou are paying the submitting you ed address. This option, sign official Form 103 this option only d may do so only ze and you are u	e fee yourself, r payment on y and attach to A). If you are filingly if your incorunable to pay to	you may pay with cash, your behalf, your attorney the Application for ag for Chapter 7. By law, a me is less than 150% of the fee in installments). If
9.	Have you filed for bankruptcy within the last 8 years?	No. Yes. District District District	Northern District of Illinois Northern District of Illinois	When When When	5/18/2015 MM / DD / YYYY 11/28/2014 MM / DD / YYYY	Case number _ Case number _ Case number _	15-17562 14-42923
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No. Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to Case number, i Relationship to Case number, i	f known
11.	Do you rent your residence?	✓ No.	landlord obtained an eviction Go to line 12. Fill out <i>Initial Statement About</i> this bankruptcy petition.				

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Debtor 1 Michael Clark __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Michael Clark Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Michael Clark Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$1,000,001-\$10 million \$0-\$50,000 \$500,000,001-\$1 billion 19. How much do you **V** \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Michael Clark Signature of Debtor 1 Signature of Debtor 2 Executed on 2/10/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Michael		Clark	Case number (if I	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the Iso certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. § 3	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	r an inquiry that the ir	nformation in the sched	ules filed with the petition is incorrect.
attorney, you do not	· ·	, ,		'
need to file this page.	/s/ Jason Diaz		Date	2/10/2017
	Signature of Attorney	for Debtor		M / DD / YYYY
	olghatalo ol 7 ttollog			
	Jason Diaz			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Av	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3129130625	Email address	jdiaz@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Michael		Clark
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$35,000.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$16,962.00
1c. Copy line 63, Total of all property on Schedule A/B	\$51,962.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$82,352.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	402,002.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$13,641.00
Your total liabilities	\$95,993.00
Part 3: Summarize Your Income and Expenses	
·	\$4,166.14
. Schedule I: Your Income (Official Form 106I)	\$4,166.14

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Deb	otor 1 Michael		Clark	Case number (if known)	
	First Name	Middle Name	Last Name		
Part	Answer These Que	stions for Administra	tive and Statistical Record	ds	
6. /	Are you filing for bankruptcy	under Chapters 7, 11, c	or 13?		
	No. You have nothing to	report on this part of the fo	orm. Check this box and submit	this form to the court with your other sch	nedules.
	✓ Yes.				
7. V	What kind of debt do you ha	ve?			
			umer debts are those incurred by Fill out lines 8-10 for statistical p	y an individual primarily for a personal, ourposes. 28 U.S.C. § 159.	
	Your debts are not prime this form to the court with		ou have nothing to report on thi	s part of the form. Check this box and su	bmit
	From the Statement of You Form 122A-1 Line 11; OR, F		ne: Copy your total current montorm 122C-1 Line 14.	thly income from Official	\$1,335.48
9.	Copy the following specia	categories of claims fro	om Part 4, line 6 of Schedule	E/F:	
	From Part 4 on Schedule	E/F, copy the following:		Total claim	
	9a. Domestic support obliga	tions (Copy line 6a.)		\$0.00	
	9b. Taxes and certain other	debts you owe the govern	ment. (Copy line 6b.)	\$0.00	
	9c. Claims for death or person	onal injury while you were	intoxicated. (Copy line 6c.)	\$0.00	
	9d. Student loans. (Copy lin	e 6f.)		\$5,717.00	
	9e. Obligations arising out or priority claims. (Copy line 6g		or divorce that you did not repor	t as \$0.00	
	9f. Debts to pension or prof	t-sharing plans, and other	r similar debts. (Copy line 6h.)	\$0.00	

\$5,717.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to identify your c	ase:			
Debtor 1	Michael		Clark		
Deptor I	First Name	Middle Nar			
Debtor 2 (Spouse, if fi	ling) First Name	Middle Nar	ne Last Name		
United Sta	ates Bankruptcy Court for the:	Northern	District of Illinois		
Case num	nber		(State)		
Officia	al Form 106A/B				Check if this is an amended filing
Sche	dule A/B: Prope	rty			12/1
category v responsibl write your Part 1:	where you think it fits best. It for supplying correct infor name and case number (if k	Be as complete and mation. If more spannown). Answer evece, Building, Land	an asset only once. If an asset fits in accurate as possible. If two married ce is needed, attach a separate she ry question. I, or Other Real Estate You Own any residence, building, land, or sim	people are filing togethet to this form. On the to	er, both are equally op of any additional pages,
	No. Go to Part 2	quitable interest in	any residence, building, land, or sim	iai property:	
1.1	Yes. Where is the property? Street address, if available, or 29 Mccarthy Rd		What is the property? Check all that ap Single-family home Duplex or multi-unit building	the amount o	of secured claims or exemptions. Put of any secured claims on Schedule D: o Have Claims Secured by Property.
	Number Street	60466	Condominium or cooperative Manufactured or mobile home Land	Current valu entire prope \$35000.00	
	Park Forest Illinois City State Cook County	Zip Code	Investment property Timeshare Other	interest (suc	e nature of your ownership th as fee simple, tenancy by ss, or a life estate), if known.
			Who has an interest in the property?		this is community property
			Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anot Debtor information you wish to add aboroperty identification		cal
If you	own or have more than one, li	i	number:		
1.2	Street address, if available, or		What is the property? Check all that ap Single-family home	the amount o	ot secured claims or exemptions. Put of any secured claims on <i>Schedule D:</i> of the of
			Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	Current valu entire prope	
	Number Street City State	Zip Code	Investment property Timeshare Other	interest (suc	e nature of your ownership th as fee simple, tenancy by es, or a life estate), if known.
			Who has an interest in the property?		this is community property tructions)
			Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anot		
			Other information you wish to add ab	out this item, such as lo	cal

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Debtor 1	Michael		Clark Case numb	er (if known)	
	First Name	Middle Name	Last Name		
1.3			What is the property? Check all that apply. Single-family home	the amount of any sec	d claims or exemptions. Put cured claims on <i>Schedule D:</i>
Stre	et address, if available, or c	ther description	Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Current value of the entire property?	Claims Secured by Property. Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property Timeshare Other	Describe the nature interest (such as fee the entireties, or a l	simple, tenancy by
			Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item	(see instructions	community property s)
			property identification number:	i, sucii as iocai	
	the dollar value of the power attached for Part 1. W		all of your entries from Part 1, including any entri nere. ▶	es for pages \$3	35000.00
Oo you ow ou own t	nat someone else drives. If ns, trucks, tractors, sport u	r equitable interes you lease a vehicle,	et in any vehicles, whether they are registered or realso report it on Schedule G: Executory Contracts and recycles	-	\$
3.1	Make Model:	Dodge Grand Caravan	Who has an interest in the property? Check one. Debtor 1 only	the amount of any se	ed claims or exemptions. Put coured claims on Schedule D: Claims Secured by Property.
	Year: Approximate mileage: Other information:	2013 50000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? \$15525.00	Current value of the portion you own? \$15525.00
			Check if this is community property (see instructions)		
3.2	Make Model: Year:		Who has an interest in the property? Check one. Debtor 1 only	the amount of any se	ed claims or exemptions. Put scured claims on <i>Schedule D:</i> <i>Claims Secured by Property.</i>
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property?	Current value of the portion you own?
			Check if this is community property (see instructions)		

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)toi i	Michael First Name	Middle Name	Clark Last Name	Case number	er (if known)	
3.3	Make Model: Year:		Who has an interest in the one. Debtor 1 only	property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on <i>Schedule</i>
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 or	nlv	Current value of the entire property?	Current value of the portion you own?
	Other information.		At least one of the debtor	•		
			Check if this is communinstructions)	nity property (see		
3.4	Make		Who has an interest in the	property? Check	Do not deduct secured	
	Model:		one.		the amount of any secu	
	Year: Approximate mileage:		Debtor 1 only		Creditors Who Have Cla	ums secured by Propen
	Approximate mileage.	-	Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 or	nly	entire property?	portion you own?
			At least one of the debtor	rs and another		
			Check if this is communinstructions)	nity property (see		
Exar		•	er recreational vehicles, other t, fishing vessels, snowmobiles, i	•		
Exar	nples: Boats, trailers, motors No	•		motorcycle accessor	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	t, fishing vessels, snowmobiles, Who has an interest in the	motorcycle accessor	Do not deduct secured	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model:	•	t, fishing vessels, snowmobiles, Who has an interest in the one.	motorcycle accessor	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i> ims Secured by Propen
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	who has an interest in the one. Debtor 1 only	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propertion Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	t, fishing vessels, snowmobiles, Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or	motorcycle accessor property? Check hly rs and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Proper Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions) Who has an interest in the	property? Check hly s and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured	red claims on Schedule ims Secured by Propentation Year Value of the portion you own?
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions) Who has an interest in the one.	property? Check hly s and another nity property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule ims Secured by Property Current value of the portion you own? claims or exemptions. I lared claims on Schedule
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions) Who has an interest in the one. Debtor 1 only	property? Check hly s and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured	claims on Schedule control of the portion you own? Claims or exemptions. I
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor (instructions) Who has an interest in the one. Debtor 1 only Debtor 2 only	property? Check The property of the property? Check The property of the property? Check The property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule ims Secured by Propent Current value of the portion you own? claims or exemptions. It is claims on Schedule ims Secured by Propent Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions) Who has an interest in the one. Debtor 1 only	property? Check The property of the property? Check The property of the property? Check The property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications	claims on Schedule common Schedule common Schedule common Schedule common Schedule common Schedule common Schedule
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor (instructions) Who has an interest in the one. Debtor 1 only Debtor 2 only	property? Check Inly Is and another Inity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule ims Secured by Propent Current value of the portion you own? claims or exemptions. I ared claims on Schedule ims Secured by Propent Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions) Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	property? Check Inly Its and another Inity property (see Inity property? Check Inly Its and another Inity see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Scheduk ims Secured by Proper Current value of the portion you own? claims or exemptions. I ired claims on Scheduk ims Secured by Proper Current value of the

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Clark Debtor 1 Michael Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture \$400.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Cellular Phone/Television/Computer \$400.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$200.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1000.00 for Part 3. Write that number here

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Debtor 1 Michael Clark Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: \$200.00 Direct Express 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb ¹	tor 1 Michael		Clark	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfe	checks, promissory not	tes, and money orders.	
	them	issuei ilaille.			
0.1	Dating and an areasism				
21.	Retirement or pension Examples: Interests in II		, thrift savings accounts	, or other pension or profit-sharing plans	
	□ No				
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	Pension plan:			
		IRA:	Miller in the Total Co		\$237.00
			Millenium Trust Co.		φ237.00
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			_
		Prepaid rent:			
		Telephone:			
		Water:	_		
		Rented furniture:			
		Other:			
23	Annuities (A contract for	or a periodic payment of money to	you either for life or for	a number of years)	
20.	No No	or a policulo paymont or money to	you, charor for mo or for	a name or years,	
		Issuer name and description:			
	Yes				
					-

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Debte	or 1 Michael		Clark	Case number (if known)	
	First Name	Middle Name			
24.		in education IRA, in an accoun 530(b)(1), 529A(b), and 529(b)(1		der a qualified state tuition program.	
	✓ No Yes	Institution name and description	. Separately file the records of any inter	rests.11 U.S.C. § 521(c):	
0.5	T		anto fathan than an thing listed in li	and a sinkle or necessary	
25.		or your benefit	erty (other than anything listed in li	ne 1), and rights or powers	
	✓ No Yes. Desc	cribe			
26.			rets, and other intellectual property roceeds from royalties and licensing ag		
	No Yes. Desc				
	les. Desc	JID6			
27.		nchises, and other general inta ilding permits, exclusive licenses,	angibles cooperative association holdings, liquo	or licenses, professional licenses	
	✓ No				
	Yes. Desc	cribe			
Mon	ey or prope	rty owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or prope				portion you own?
					portion you own? Do not deduct secured
	Tax refunds o	wed to you specific information		Federal:	portion you own? Do not deduct secured
	Tax refunds or No Yes. Give about	wed to you specific information at them, including whether already filed the returns		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or No Yes. Give about	wed to you specific information It them, including whether			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or No Yes. Give about your and from the support of th	specific information It them, including whether already filed the returns the tax years	sal support, child support, maintenanc	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information It them, including whether already filed the returns the tax years	sal support, child support, maintenanc	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information It them, including whether already filed the returns the tax years	sal support, child support, maintenanc	State: Local: ce, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information It them, including whether already filed the returns the tax years	sal support, child support, maintenand	State: Local: ce, divorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information It them, including whether already filed the returns the tax years	sal support, child support, maintenand	State: Local: ce, divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information It them, including whether already filed the returns the tax years	sal support, child support, maintenand	State: Local: De, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about you and	specific information It them, including whether already filed the returns the tax years It to due or lump sum alimony, spou specific information	ayments, disability benefits, sick pay, va	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about you and	specific information at them, including whether already filed the returns the tax years It t due or lump sum alimony, spou specific information	ayments, disability benefits, sick pay, va	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and	specific information It them, including whether already filed the returns the tax years It due or lump sum alimony, spou specific information	ayments, disability benefits, sick pay, va	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Michael		Clark	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance po Examples: Health, disability		alth savings account (HSA); credit, h	nomeowner's, or renter's insurance	
	No Yes. Name the insurar of each policy and list		Company name:	Beneficiary:	Surrender or refund value:
32.	property because someone No	f a living trust, expect	someone who has died proceeds from a life insurance police	y, or are currently entitled to receive	
33.			you have filed a lawsuit or made urance claims, or rights to sue	a demand for payment	
34.	Other contingent and un to set off claims No Yes. Describe	liquidated claims o	f every nature, including counter	claims of the debtor and rights	
35.	Any financial assets you No Yes. Describe	did not already list			
36.		-	m Part 4, including any entries fo		\$437.00
Part	_			nterest In. List any real estate in Par	t 1.
37.	Do you own or have any	legal or equitable in	terest in any business-related pr		O
	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or o	commissions you ali	eady earned		
	No Yes. Describe				
39.	Office equipment, furnisl Examples: Business-related		e, modems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, elec	etronic devices
	No Yes. Describe				

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Deb	tor 1 Michael	Clark	Case number (if known)	
	First Name	Middle Name Last Name		
40.	Machinery, fixtures, equipm	nent, supplies you use in business, and tools of your trade	9	
	✓ No			
	Yes. Describe			
		_		
41.	Inventory			
	✓ No			
	Yes. Describe			
		<u> </u>	·	
42.	Interests in partnerships or	joint ventures		
	✓ No			
		Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them			
				
43	Customer lists, mailing lists,	or other compilations		
	_	5. 55. 55 pa 55		
	✓ No			
	Yes. Do your lists include	e personally identifiable information (as defined in 11 U.S.C. §	101(41A))?	
	☐ No			
	Yes. Describe			
	Tes. Describe			
44.	Any business-related prope	erty you did not already list	·	
	No			
	Yes. Give specific information			
	intomation	·		
		-		
45. A	add the dollar value of all of y	your entries from Part 5, including any entries for pages y	you have attached	
		e		
<u> </u>	-	. IO		
Pari		and Commercial Fishing-Related Property You O st in farmland, list it in Part 1.	wn or have an interest in.	
46.	Do you own or have any leg	gal or equitable interest in any farm- or commercial fishir		
	No. Go to Part 7.		Current value of the	
	Yes. Go to line 47.		portion you own? Do not deduct secured	d claims
			or exemptions	
47.	Farm animals			
	Examples: Livestock, poultry,	, farm-raised fish		
	√ No			
	Yes. Describe			

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Debt	or 1	Michael First Name	Middle Name	Clark Last Name	Case number (if known)	
48.	Cro	pps-either growing				
	✓	No Yes. Describe				
49.	Far	m and fishing equip	oment, implements, machinery, fixtu	res, and tools of trade		
		Yes. Describe				
50.	Far		lies, chemicals, and feed			
		Yes. Describe				
51.	Any	y farm- and comme	rcial fishing-related property you did	l not already list		
	✓	No Yes. Describe				
			Il of your entries from Part 6, includi		you have attached	
Part 1	7.	Describe All Pro	perty You Own or Have an Inte	rest in That You Did N	ot List Above	
53.	Do	you have other pro	perty of any kind you did not already		OT LIST ADOVE	
	Exa ✓	No	s, country club membership			
		Yes. Give specific information				
54. A	dd tl	he dollar value of a	I of your entries from Part 7. Write t	hat number here		_
Part 8	8:	List the Totals of	Each Part of this Form			
55. F	Part	1: Total real estate	, line 2			\$35000.00
56. r	art	2 total vehicles, lin	e 5	\$15525.00		
57. P	art (3: Total personal ar	nd household items, line 15	\$1000.00		
58. P	art 4	4: Total financial as	ssets, line 36	\$437.00		
59. F	Part	5: Total business-re	elated property, line 45			
60. F	Part	6: Total farm- and	fishing-related property, line 52			
61. F	Part	7: Total other prop	erty not listed, line 54			
62.1	Γotal	l personal property	Add lines 56 through 61	*16962.00	Copy personal property total	+ \$16962.00
63. T	otal	of all property on S	chedule A/B. Add line 55 + line 62			\$51962.00

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Debtor 1	Michael		Clark
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States B	ankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number			
(If known)			
Official	Form 106C		
ITTICIOI	Form lunc.		

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	it 1: Identify the Property You Clair	m as Exempt		
1.	Which set of exemptions are you claim	ing? Check one only, ev	ven if your spouse is filing with you.	
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)	
2.	For any property you list on Schedule A	I/B that you claim as e	exempt, fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Brief description: 29 Mccarthy Rd, Park Forest, IL 60466 Line from Schedule A/B: 01	\$35,000.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-901
	Brief description: Used Clothing Line from Schedule A/B: 11	\$200.00	\$200.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?	

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Debtor 1 Michael Clark Case number (if known) First Name Middle Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$400.00 description: **✓** \$400.00 **Used Furniture** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 06 Brief 735 ILCS 5/12-1001(b) \$200.00 description: **✓** \$200.00 Other financial account, 100% of fair market value, up to any **Direct Express** applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1006 Brief \$237.00 description: **✓** \$237.00 IRA, Millenium Trust Co. 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) description: \$400.00 **✓** \$400.00 Cellular 100% of fair market value, up to any Phone/Television/Computer

applicable statutory limit

Line from Schedule A/B:

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Fill in	this infor	mation to identify your ca	se:				
Debto	vr 1	Michael		Clark			
Debio	,, ,	First Name	Middle Name	Last Name			
Debto							
(Spous	e, if filing)	First Name	Middle Name	Last Name			
United	d States B	ankruptcy Court for the:	Northern	District of Illinois (State)			
Case (If know	number /n)			(State)			
Offi	icial	Form 106D			'	[Check if this is an amended filing
Sch	nedu	le D: Credito	ors Who Ha	ve Claims Secure	ed by Prop	erty	12/15
more s	space is i			e are filing together, both are equants and attach it to the state of			
1.	Oo any c	reditors have claims se	ecured by your proper	ty?			
Г	No. C	Check this box and subm	nit this form to the court v	vith your other schedules. You hav	e nothing else to rep	ort on this form.	
Ī	Yes.	Fill in all of the information	n below.				
Part 1		All Secured Claims					
2.		secured claims. If a credit	or has more than one sec	cured claim. list the creditor	Column A	Column B	Column C
	separate	ly for each claim. If more th	nan one creditor has a par	ticular claim, list the other creditors order according to the creditor's	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.1	BANKAN		Describe the property	that secures the claim:	\$60,621.00	\$35,000.00	\$25,621.00
	Creditor's 9000 SC	Name DUTHSIDE BLV FL9-600-	29 Mccarthy Rd	that socarso the stann			
	02-15			, the claim is: Check all that apply.			
	Numb	er Street	Contingent				
	laakaan	wills El 20056	Unliquidated				
	Jacksor City	<u>nville FL 32256</u> State ZIP Code	Disputed				
	Who ow	es the debt? Check one.	Nature of lien. Check a	all that apply.			
		tor 1 only tor 2 only	An agreement you car loan)	made (such as mortgage or secured			
		tor 1 and Debtor 2 only		as tax lien, mechanic's lien)			
		east one of the debtors	Judgment lien from	a lawsuit			
	and	another	Other (including a ri	ght to offset)			
		ck if this claim relates community debt	Look 4 digits of accoun	nt number 0322			
	Date de incurred	bt was <u>1/1/2007</u>	Last 4 digits of accou	nt number			
2.2	Santando Creditor's	er Consumer USA	Describe the property	that secures the claim:	\$21,731.00	\$15,525.00	\$6,206.00
	PO Box	961245	Dodge Grand Caravan				
	Numb	er Street	As of the date you file Contingent	, the claim is: Check all that apply.			
	F W		= ~				
	Fort Wo	rth TX 76161 State ZIP Code	Unliquidated				
		es the debt? Check one.	Disputed				
		tor 1 only	Nature of lien. Check a	,			
		tor 2 only	An agreement you car loan)	made (such as mortgage or secured			
		tor 1 and Debtor 2 only	Statutory lien (such	as tax lien, mechanic's lien)			
		ast one of the debtors another	Judgment lien from	a lawsuit			
	to a	ck if this claim relates community debt	Other (including a ri	ght to offset)			
	Date de incurred		Last 4 digits of accou	nt number			
		Add the dollar value of y	our entries in Column A	on this page. Write that number	\$82,352.00		

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Fill	in this infor	mation to identify your c	ase:					
Deb	otor 1	Michael		Clark				
		First Name	Middle Name	Last Name				
	otor 2							
(Spc	ouse, if filing)	First Name	Middle Name	Last Name				
Uni	ted States E	Bankruptcy Court for the:	Northern	District of Illinois				
Con	se number			(State)				
	own)							
Of	ficial F	orm 106E/F				Ch	eck if this is ar	n amended filing
			.1'1 \A/1					
50	cneai	lie E/F: Gre	editors wno	Have Unse	cured Claims			12/15
othe Forn clair	er party to a n 106A/B) a ms that are entries in t	any executory contracts and on Schedule G: Exe e listed in Schedule D: C	s or unexpired leases that cutory Contracts and Une Creditors Who Hold Claims	could result in a claim expired Leases (Official Secured by Property.	ms and Part 2 for creditors wit i. Also list executory contracts Form 106G). Do not include a If more space is needed, copy top of any additional pages, v	on <i>Sched</i> ny credito the Part y	<i>lule A/B: Prop</i> rs with partia ou need, fill i	perty (Official ally secured it out, number
Pai	rt 1: List	All of Your PRIORIT	Y Unsecured Claims					
1.	Do any c	reditors have priority ur	secured claims against y	ou?				
	✓ No. (Go to Part 2.						
	Yes.							
2.	listed, ide As much Continuat	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both priorit	y and nonpriority amoun ding to the creditor's nam particular claim, list the o		both priorit	y and nonprio	ority amounts.
						Tatal	Deignitus	Mannelaultu

claim

amount

amount

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Clark Debtor 1 Michael Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 Cardiac Surgery Assoc., 2 \$535.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 153 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Channahon 60410 Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **✓** Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify __ Medical Is the claim subject to offset? Yes CB/ASTEWRT 4.2 \$172.00 Last 4 digits of account number Nonpriority Creditor's Name <u>11</u>/1/2001 220 W SCHROCK RD When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 43081 **COLUMBUS** Ohio City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ CreditCard Is the claim subject to offset? **✓** No Yes 4.3 Chase Bank \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a P.O. Box 659732 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 78265 San Antonio Texas City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **✓** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ Notice Only Is the claim subject to offset? **✓** No Offician Yes Schedule E/F: Creditors Who Have Unsecured Claims page 2

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 Debtor 1 First Name
 Middle Name
 Clark Last Name
 Case number (if known)

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning wit	h 4.5, followed by 4.6, and so forth.	Total claim
4.4	City of Chicago Heights	Last 4 digits of account number	\$200.00
	Nonpriority Creditor's Name 39773 Treasury Center	When was the debt incurred? n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	-	Contingent	
	Chicago Illinois 60694	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify Unsecured Parking Tickets	
	Is the claim subject to offset?		
	✓ No		
	Yes		
4.5	CMRE FINANCIAL SVCS IN Nonpriority Creditor's Name	Last 4 digits of account number	\$535.00
	3075 E IMPERIAL HWY STE	When was the debt incurred? n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	BREA California 92821	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Other. Specify Unsecured	
	✓ No		
	Yes		
4.6	CMRE. 877-572-7555	Lock 4 digits of account number 1050	\$75.00
	Nonpriority Creditor's Name 3075 E IMPERIAL HWY STE	Last 4 digits of account number 1058 When was the debt incurred? 9/1/2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply. Contingent	
	BREA California 92821	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?		
	✓ No	ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	
	Yes		

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 Debtor 1 First Name
 Middle Name
 Clark
 Case number (if known)

 Last Name
 Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	on Page	
	After listing any entries on this page, number them beginning w	vith 4.5, followed by 4.6, and so forth.	Total claim
4.7	DEPT OF ED/582/NELNET Nonpriority Creditor's Name PO BOX 173904 Number Street DENVER Colorado 80217	Last 4 digits of account number 7095 When was the debt incurred? 5/1/2002 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	\$5,717.00
	City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Type of NONPRIORITY unsecured claim: ✓ Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
4.8	ESCALLATE LLC Nonpriority Creditor's Name 1606 E TURKEYFOOT LAKE R Number Street AKRON Ohio 44312 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	Hen was the debt incurred?	\$0.00
4.9	First Midwest Bank Nonpriority Creditor's Name 3800 Rock Creed Boulevard Number Street Joliet Illinois 60431 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Last 4 digits of account number When was the debt incurred?	\$1,000.00

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Clark Debtor 1 Michael Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 Franciscan Alliance, Inc. \$1,100.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 28044 Network Place Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60673 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Unsecured Is the claim subject to offset? **✓** No Yes Franciscan St James - Chicago Heights \$0.00 4.11 Last 4 digits of account number _ Nonpriority Creditor's Name 1423 Chicago Rd When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Heights Illinois 60411 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Notice Only Other. Specify __ Is the claim subject to offset? **✓** No Yes Frost - Arnett Company 4.12 \$255.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Po Box 198988 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 37219 Nashville Tennessee City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify <u>Cardiac Surgery Associates</u> Is the claim subject to offset?

✓ No Yes

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Clark Debtor 1 Michael Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 Lincoln Medical Center \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 234 E 149th St Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 10451 Bronx New York City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ unsecured Is the claim subject to offset? **✓** No Yes LVNV FUNDING LLC 4.14 \$0.00 Last 4 digits of account number _ Nonpriority Creditor's Name n/a PO BOX 740281 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated HOUSTON Texas 77274 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Notice Only Other. Specify ___ Is the claim subject to offset? **✓** No Yes MIDSTATE COLLECTION SO 4.15 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2009B Round Barn Rd n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 61821 Champaign Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Notice Only Is the claim subject to offset?

✓ No Yes

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Clark Debtor 1 Michael Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 Midstate Collection Solutions \$1,517.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? P.O. BOX 3292 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 61826 Champaign Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Prairie State College Is the claim subject to offset? **✓** No Yes MiraMed Revenue Group, LLC \$1,120.00 4.17 Last 4 digits of account number _ Nonpriority Creditor's Name 991 Oak Creek Dr When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Lombard Illinois 60148 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Unsecured Other. Specify ___ Is the claim subject to offset? **✓** No Yes NCC Nationwide 4.18 \$30.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 815 Commerce Dr. Suite 270 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60523 Oak Brook Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Unsecured Is the claim subject to offset? **✓** No

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Clark Debtor 1 Michael Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 Olympia Fields Municipal \$200.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 20040 governers Drive #1 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60461 Olympia Fields Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify <u>Unsecured Parking Tickets</u> Is the claim subject to offset? **✓** No Yes Park Forest - Village Hall 4.20 \$200.00 Last 4 digits of account number _ Nonpriority Creditor's Name 350 Victory Dr When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Park Forest Illinois 60466 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify <u>Unsecured Parking Tickets</u> Is the claim subject to offset? **✓** No Yes Park Forest Fire Department 4.21 \$100.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Po Box 457 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60090 Wheeling Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify __ Unsecured Is the claim subject to offset? **✓** No

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Clark Debtor 1 Michael Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 991 Oak Creek Drive As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60148 Lombard Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Notice Only Is the claim subject to offset? **✓** No Yes 4.23 radiology Imaging Consultants, SC \$535.00 Last 4 digits of account number _ Nonpriority Creditor's Name 75 Remittance Dr - dept 1324 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60675 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Medical Other. Specify _ Is the claim subject to offset? **✓** No Yes RD Woods MD LLC 4.24 \$350.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Po Box 218 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60441 Lockport Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Medical Is the claim subject to offset? **✓** No

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Debtor 1 Michael Clark Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.25 SONNENSCHEIN FNL SVCS \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 2 Transam Plaza Dr Ste 300 When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60181 Oakbrook Terrace City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Notice Only Is the claim subject to offset? **✓** No Yes 4.26 Wellcare Health Plan \$0.00 Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? PO Box 31380 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Tampa Florida 33631 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ notice only Is the claim subject to offset? **✓** No

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Debtor 1 Michael Clark Case number (If known)

First Nar	ne Middle Name Last Name			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting purpos	ses onl
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
nom rait i	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here. 6e. Total. Add lines 6a through 6d.		\$0.00	
	oe. Total. Add lilles oa tillough od.	6e.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$5,717.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write	6i.	\$7,924.00	
	that amount here.			
	6i Total Add lines 6f through 6i	6i	\$13,641.00	

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Debtor 1	Michael		Clark			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois			

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		Doo	cument Page	35 of 72
Fill in th	nis information to identify you	r case:		
Debtor	1 Michael		Clark	
	First Name	Middle Name	Last Name	
Debtor (Spouse,		Middle Name	Last Name	
United	States Bankruptcy Court for th	e: Northern	District of Illinois	
		c. Notation	(State)	
Case n				
Offic	cial Form 106H	<u> </u>		Check if this is an amended filing
Sche	edule H: Your Co	odebtors		12/15
1.	No Yes Within the last 8 years, have California, Idaho, Louisiana, No No. Go to line 3. Yes. Did your spouse, f	ovada, New Mexico, Puerto Rici	operty state or territory o, Texas, Washington, an alent live with you at the	? (Community property states and territories include Arizona, d Wisconsin.)
	Name of your spous Number Street	e, former spouse, or legal equiv	ralent	
	-	-		<u> </u>
	again as a codebtor only if t	hat person is a guarantor or	cosigner. Make sure yo	e if your spouse is filing with you. List the person shown in line 2 u have listed the creditor on Schedule D (Official Form 106D), hedule D, Schedule E/F, or Schedule G to fill out Column 2.
	Column 1: Your codebtor			Column 2: The creditor to whom you owe the debt
0.4				Check all schedules that apply:
3.1	Clark, Ola			Schedule D, line 2.1

Zip Code

Schedule E/F, line_____

Schedule G, line

Name

Number

City

Street

State

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Fill in this	information to identify	your case:								
Debtor 1	Michael		Clark							
	First Name	Middle Name	Last N	lame	_	Che	ck if this is:			
Debtor 2 (Spouse, if fi	iling) First Name	Middle Name	Last N	lame		\Box	An amended fi	ling		
United Sta	ites Bankruptcy Court for	Northern Northern	District of III	inois			A supplement expenses as o		petition chapter 13 date:	
the: Case number	ber		(8	State)		_	•			
(If known)						N	MM / DD / YY	YY		
Officia	al Form 106I									
Sched	lule I: Your In	come							12/15	
number (it	more space is needed f known). Answer ever Describe Employmei		eet to this fol	m. On	the top of a	ny additio	onal pages, v	write your n	ame and case	
1. Fill in inform	your employment		Debtor 1				Debtor 2			
If you have attach a se	have more than one job, a separate page with ation about additional	Employment status	☐ Emplo	oyed mployed			Employe			
employ		Occupation								
	e part time, seasonal, or nployed work.	Employer's name					Echo Joint A	greement-		
	ation may include student	Employer's address					350 W 154th St			
	nemaker, if it applies.		Number St	reet			Number Street	:		
							South	Illinois	60473	
			City		State Z	ip Code	Holland City	State	Zip Code	
		How long employed there?							p	
Part 2:	Give Details About N	Nonthly Income								
	e monthly income as of to nless you are separated.	the date you file this for	n. If you have	nothing	to report for a	any line, w	rite \$0 in the s	pace. Include	e your non-filing	
	your non-filing spouse have ace, attach a separate she	e more than one employer et to this form.	, combine the	informa	tion for all emp	oloyers for			elow. If you need	
					For Debtor	1	For Debtor 2 non-filing sp			
		ary, and commissions (before, calculate what the monthly		2.		\$0.00		\$1,365.09		
3. Estir	mate and list monthly ove	rtime pay.		3.	-	+ \$0.00		+ \$0.00		

4. Calculate gross income. Add line 2 + line 3.

\$0.00

\$1,365.09

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Debtor 1Michael	Clark	Case number	(if	
First Name Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	→ 4.	\$0.00	\$1,365.09	
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$0.00	\$187.53	
5b. Mandatory contributions for retirement plans	5b.	\$0.00	\$61.43	
5c. Voluntary contributions for retirement plans	5c	\$0.00	\$0.00	
5d. Required repayments of retirement fund loans	5d	\$0.00	\$0.00	
5e. Insurance	5e	\$0.00	\$0.00	
5f. Domestic support obligations	5f	\$0.00	\$0.00	
5g. Union dues	5g	\$0.00	\$0.00	
5h. Other deductions. Specify:	5h. + _	\$0.00 +	\$0.00	
6. Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + 5h$.	-5f + 5g 6	\$0.00	\$248.95	
7. Calculate total monthly take-home pay. Subtract line 6 from lin	ne 4. 7	\$0.00	\$1,116.14	
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, ar the total monthly net income.	nd 8a. <u></u>	\$0.00	\$0.00	
8b. Interest and dividends	8b.	\$0.00	\$0.00	
8c. Family support payments that you, a non-filing spouse, o dependent regularly receive	or a			
Include alimony, spousal support, child support, maintenanc divorce settlement, and property settlement.	e, 8c	\$0.00	\$0.00	
8d. Unemployment compensation	8d	\$0.00	\$0.00	
8e. Social Security	8e	\$1,761.00	\$1,289.00	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benef under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	its 8f.	\$0.00	\$0.00	
8g. Pension or retirement income	8g.	\$0.00	\$0.00	
8h. Other monthly income. Specify:	8h. +	\$0.00 +	\$0.00	
9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	g + 8h. 9.	\$1,761.00	\$1,289.00	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing	spouse 10.	\$1,761.00 +	\$2,405.14	\$4,166.14
 State all other regular contributions to the expenses that y Include contributions from an unmarried partner, members of you friends or relatives. Do not include any amounts already included in lines 2-10 or am 	ur household, your d	ependents, your roomm		
Specify:			11	. +\$0.00
12. Add the amount in the last column of line 10 to the amount Write that amount on the Summary of Schedules and Statistical S				\$4,166.14
13. Do you expect an increase or decrease within the year afte	r you file this form?			Combined monthly income
No.				
Yes. Explain:				

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		Docu	ment Page 38 of 72			
Fill in this infor	mation to identify	y your case:				
Debtor 1	Michael		Clark			
Debtor 2	First Name	Middle Name	Last Name	Check if this is:		
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng	
United States E	Bankruptcy Court	for the: Northern	District of Illinois	A supplement s expenses as of		petition chapter 13 late:
Case number			(State)			
(If known)				MM / DD / YYY	′	
Official	Form 10	<u>6J</u>				
Schedul	e J: Your	Expenses				12/15
information. If (if known). Ans				•		
1. Is this a joi	nt case?					
✓ No. Go	o to line 2					
Yes. D	oes Debtor 2 live	e in a separate household?				
	No					
	Yes. Debtor 2	must file Official Forms 106J-2, Exper	nses for Separate Household of Debt	or 2.		
2. Do you hav	e dependents?	No				
Do not list D Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depe with you?	endent live
		***************************************	Relative	20 years	No.	
					✓ Yes.	
	oenses include f people other	✓ No				
than yourself an	d your	Yes				
dependents	s?					
Part 2: Esti	mate Your On	going Monthly Expenses				
•	of a date after th	your bankruptcy filing date unless yee bankruptcy is filed. If this is a sup		•	•	
	•	h non-cash government assistance luded it on <i>Schedule I: Your Income</i>	•			Your expenses
	I or home owner or the ground or k	ship expenses for your residence. In ot. 4.	nclude first mortgage payments and		4.	\$520.00
If not incl	luded in line 4:					
4a. Real e	state taxes				4a	\$70.00

\$0.00

\$0.00

\$100.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Middle Name
 Clark
 Case number (if known)

 Last Name
 Last Name

First Name Middle Name Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$390.00
6b. Water, sewer, garbage collection	6b.	\$90.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$280.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$650.00
8. Childcare and children's education costs	8.	\$180.00
9. Clothing, laundry, and dry cleaning	9.	\$100.00
10. Personal care products and services	10.	\$100.00
11. Medical and dental expenses	11.	\$190.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$400.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$120.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$75.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$300.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$400.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from	m	\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.		
Specify:	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your In 20a. Mortgages on other property		\$0.00
20b. Real estate taxes.	20a 20b	\$0.00 \$0.00
20c. Property, homeowner's, or renter's insurance		
20d. Maintenance, repair, and upkeep expenses.	20c 20d	\$0.00 \$0.00
20e. Homeowner's association or condominium dues		
200. Tomocario o accordanti di contactini di del	20e	\$190.00

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Debtor 1			Clark	Case number (if known)		
	First Name	Middle Name	Last Name			
21. Othe	r. Specify:				21	\$0.00
22. Calc	ulate vour mo	onthly expenses.				
	Add lines 4 thr	, ,				\$4,155.00
		monthly expenses for Debtor 2), if	any from Official Form 106.I-2			\$0.00
		nd 22b. The result is your monthly	•		22.	\$4,155.00
		nthly net income.	одрогово.		22.	
	-	rour combined monthly income) fr	ram Cahadula I		0.0	
	1,	,			23a	\$4,166.14
23b.	Copy your mo	nthly expenses from line 22 above) .		23b	\$4,155.00
	,	monthly expenses from your mont	hly income.			\$11.14
	The result is yo	our monthly net income.			23c	
For e	example, do yo gage payment No Yes Expla	increase or decrease in your expect to finish paying for your to increase or decrease because of the increase or decrease in your expectation.	car loan within the year or do yo	ou expect your		

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otor 1	Michael		Clark			
	First Name	Middle Name	Last Name			
otor 2						
ouse, if filing)	First Name	Middle Name	Last Name			
ted States I	Bankruptcy Court for the:	Northern	District of Illinois			

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below							
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
	✓ No							
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and						
4	•	4-						
X	/s/ Michael Clark	*						
	Signature of Debtor 1	Signature of Debtor 2						
	Date 2/10/2017	Date						
	MM/DD/YYYY	MM/DD/YYYY						

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Fill ir	n this info	ormation to ide	entify your c	ase:					
Debt	tor 1	Michael			Clark				
Debt	tor 2	First Name		Middle	Name Last	Name			
	use, if filing)	First Name		Middle	Name Last	Name			
Unite	ed States	s Bankruptcy Co	ourt for the:	Northern	District of				
Case (If kno	e numbe own)	er				(State)			
Of	ficial	l Form	107						Check if this is a amended filing
Sta	atem	ent of Fi	nancia	l Affairs f	or Individua	ls Filing	for Bankr	uptcy	12/1
infor	mation		e is neede	d, attach a sep	parried people are file arate sheet to this f				supplying correct your name and case
Part	1: Giv	ve Details Ab	out Your I	Marital Status	and Where You L	ived Before			
1.	What i	is your current	marital sta	tus?					
	✓ M	larried lot married							
	_								
2.		-	irs, nave yo	u iived anywner	e other than where y	ou live now?			
	✓ Y		e places yo	u lived in the las	st 3 years. Do not incl	ude where you	live now.		
	D	ebtor 1:			Dates Debtor 1 liv	red Debtor	· 2:		Dates Debtor 2 lived there
						Sa	me as Debtor 1		Same as Debtor 1
	N	umber Street			From	Numbe	er Street		From
					То				То
	C	ity	State	Zip Code		City	State	Zip Code	
						Sa	me as Debtor 1		Same as Debtor 1
	N	umber Street			From To	Numbe	er Street		From To
	C	ity	State	Zip Code		City	State	Zip Code	
	and terri	<i>itories</i> include Ar	izona, Califo	mia, Idaho, Loui	oouse or legal equiva siana, Nevada, New Me Codebtors (Official F	exico, Puerto Rio		- '	ommunity property states

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Case number (if known)

Clark

Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) Wages, Wages, From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions exclusions) and exclusions) Social Security \$1,700.00 From January 1 of current year until the date you filed for bankruptcy: Social Security \$19,200.00 For last calendar year: (January 1 to December 31, 2016 \$19,200.00 Social Security For the calendar year before that: (January 1 to December 31, 2015

Debtor 1 Michael

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Debtor 1 Michael Clark __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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	ichael			Cla	rk	Case number	(if known)
Fir	rst Name		Middle Name	Last	t Name		
iders pora ent, i	s include your ations of which	relatives; and you are and for a busing	ny general partners n officer, director, ess you operate as	s; relatives of any operson in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? You are a general partner; You securities; and any managing You domestic support obligations,
No	0						
Ye	es. List all pay	ments to a	ın insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
				paymont	paid	oun owo	
Ins	sider's Name						
Nu	ımber Street						
City	У	State	Zip Code				
			_				
Ins	sider's Name						
Nu	ımber Street						
City	У	State	Zip Code				
✓ No	e payments on	_	ranteed or cosigne	-	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Ins	sider's Name						
			_				
INU	ımber Street						
City	.v	State	Zip Code				
	-						
Ins	sider's Name						
Nu	ımber Street						
Cit	.v	State	Zip Code				

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Debtor 1 Michael Clark Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Michael	Clark	Case number (if known)	
	First Name Middle Name	Last Name	<u> </u>	
11.	Within 90 days before you filed for bankruptcy, did accounts or refuse to make a payment because yo		nk or financial institution, set off any am	ounts from your
	✓ No			
	Yes. Fill in the details.			
		Describe the action the	creditor took Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account nu	mber: XXXX-	
	21.			
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was a appointed receiver, a custodian, or another official		ssession of an assignee for the benefit o	f creditors, a court-
	✓ No			
	Yes			
Part	t 5: List Certain Gifts and Contributions			
	·			
13.	Within 2 years before you filed for bankruptcy, did	you give any gifts with a tot	al value of more than \$600 per person?	
	✓ No			
	Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	No. de Orași			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
				<u> </u>
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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ebtor 1	Michael		Clark	Case number (if know	vn)	
	First Name	Middle Name	Last Name			
. Wi	thin 2 years before you filed for	bankruptcy, did	you give any gifts or contribution	ons with a total value	of more than \$600	to any charity?
_	1 No					
✓	No					
	Yes. Fill in the details for each	gift or contribution	on.			
	Gifts or contributions to char	itiae	Describe what you contribu	ntad	Date you	Value
	that total more than \$600	ities	Describe what you contribu	iteu	contributed	Value
	that total more than \$600				Contributed	
	Charity's Name					
	Number Street					
	City State	Zip Code				
	on, one	p				
rt 6:	List Certain Losses					
	mbling? No	oankruptcy or sin	ce you filed for bankruptcy, did	you lose anything bed	cause of theft, fire,	other disaster, or
Ш	Yes. Fill in the details.					
	Describe the property you los	st and	Describe any insurance cov	verage for the loss	Date of your	Value of property
	how the loss occurred		Include the amount that insur		loss	lost
			pending insurance claims on	line 33 of Schedule		
			A/B: Property.			
rt 7·	List Certain Payments or T	Tranefore				
. Wit	thin 1 year before you filed for b out seeking bankruptcy or prep	oankruptcy, did y aring a bankrupt				anyone you consulte
. Wit	thin 1 year before you filed for bout seeking bankruptcy or preplude any attorneys, bankruptcy pe	oankruptcy, did y aring a bankrupt				anyone you consulte
. Wit	thin 1 year before you filed for bout seeking bankruptcy or preplude any attorneys, bankruptcy pe	oankruptcy, did y aring a bankrupt	cy petition?			anyone you consulte
Wit	thin 1 year before you filed for bout seeking bankruptcy or preplude any attorneys, bankruptcy pe	oankruptcy, did y aring a bankrupt	cy petition?	rvices required in your b		anyone you consulte
Wit	thin 1 year before you filed for bout seeking bankruptcy or preplude any attorneys, bankruptcy pe	oankruptcy, did y aring a bankrupt	cy petition? r credit counseling agencies for ser	rvices required in your b	ankruptcy.	
Wit	thin 1 year before you filed for bout seeking bankruptcy or preplude any attorneys, bankruptcy pe	oankruptcy, did y aring a bankrupt	cy petition? r credit counseling agencies for sel Description and value of any	rvices required in your b	ankruptcy. Date payment	Amount of
Wit	thin 1 year before you filed for bout seeking bankruptcy or preplude any attorneys, bankruptcy pe No Yes. Fill in the details.	oankruptcy, did y aring a bankrupt	r credit counseling agencies for set Description and value of any transferred	rvices required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bout seeking bankruptcy or preplude any attorneys, bankruptcy pe No Yes. Fill in the details. Semrad Law Firm	oankruptcy, did y aring a bankrupt	cy petition? r credit counseling agencies for sel Description and value of any	rvices required in your b	ankruptcy. Date payment or transfer	Amount of
Wit	thin 1 year before you filed for bout seeking bankruptcy or preplude any attorneys, bankruptcy pe No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	oankruptcy, did y aring a bankrupt	r credit counseling agencies for set Description and value of any transferred	rvices required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bout seeking bankruptcy or preplude any attorneys, bankruptcy pelude any attorneys and bankruptcy pelude any attorneys, bankruptcy pelude any attorneys and bankruptcy pelude any attorneys attorneys and bankruptcy pelude any attorneys and bankruptcy pelude any attorneys and bankruptcy pelude any attorneys at	oankruptcy, did y aring a bankrupt	r credit counseling agencies for set Description and value of any transferred	rvices required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bout seeking bankruptcy or preplude any attorneys, bankruptcy pe No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	oankruptcy, did y aring a bankrupt	r credit counseling agencies for set Description and value of any transferred	rvices required in your b	Date payment or transfer was made	Amount of payment
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Wit	thin 1 year before you filed for bout seeking bankruptcy or preplude any attorneys, bankruptcy pelude any attorneys, bankruptcy pelu	pankruptcy, did y paring a bankrupt stition preparers, or footbase stition preparers, or footbase footbas footbase footbase footbase footbase footb	r credit counseling agencies for set Description and value of any transferred	rvices required in your b	Date payment or transfer was made	Amount of payment
. Wit	thin 1 year before you filed for bout seeking bankruptcy or preplude any attorneys, bankruptcy pelude any attorneys, bankruptcy person Who Was Paid Email or website address None Person Who Made the Payment Person Who Was Paid	pankruptcy, did y paring a bankrupt stition preparers, or footbase stition preparers, or footbase footbas footbase footbase footbase footbase footb	r credit counseling agencies for set Description and value of any transferred	rvices required in your b	Date payment or transfer was made	Amount of payment
. Wit	thin 1 year before you filed for bout seeking bankruptcy or preplude any attorneys, bankruptcy pelude any attorneys, bankruptcy pelu	pankruptcy, did y paring a bankrupt stition preparers, or footbase stition preparers, or footbase footbas footbase footbase footbase footbase footb	r credit counseling agencies for set Description and value of any transferred	rvices required in your b	Date payment or transfer was made	Amount of payment
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1 Michael		Clark	Case number (if knov	vn)	
First Name	Middle Name	Last Name			
elp you deal with your creditors	or to make payn	nents to your creditors?	your behalf pay or transf	er any property to any	one who promised t
No					
Yes. Fill in the details.					
		Description and value of transferred	any property	Date A payment or transfer was made	mount of payment
Person Who Was Paid		-			
Number Street		-			
-		-			
City State	Zip Code	-			
nd transfers that you have already No			a security interest or mort	gage on your property).	Do not include gifts
		Description and value of property transferred	payments	received or debts paid	Date transfer was made
Person Who Received Transfer	r	-			
Number Street		-			
City State Person's relationship to you	Zip Code	-			
Person Who Received Transfer	r	-			
Number Street		-			
City State Person's relationship to you	Zip Code	-			
eneficiary?		d you transfer any property to	a self-settled trust or si	milar device of which	you are a
No	,				
		Description and value of	of the property transferre	d	Date transfer was made
Name of trust					
	First Name //ithin 1 year before you filed for elp you deal with your creditors o not include any payment or transon to include any payment or transon to include any payment or transon to yes. Fill in the details. Person Who Was Paid Number Street //ithin 2 years before you filed for the ordinary course of your busing clude both outright transfers and transfers that you have already yes. Fill in the details. Person Who Received Transfer Number Street City State Person's relationship to you Person Who Received Transfer Number Street City State Person's relationship to you //ithin 10 years before you filed freeficiary? These are often called asset-protect No Yes. Fill in the details.	First Name Middle Name First Name Middle Namkruptcy, did let you deal with your creditors or to make payn o not include any payment or transfer that you listed No Yes. Fill in the details. Ferson Who Was Paid Number Street First Name Ferson Who Was Paid Number Street Wou filed for bankruptcy, did ne ordinary course of your business or financial a clude both outright transfers and transfers made as nd transfers that you have already listed on this state No Yes. Fill in the details. Ferson Who Received Transfer Number Street City State Zip Code Person's relationship to you Ferson Who Received Transfer Number Street City State Zip Code Person's relationship to you Fithin 10 years before you filed for bankruptcy, dieneficiary? These are often called asset-protection devices.) No Yes. Fill in the details.	First Name	First Name	Tritt Name Modifie Name Lest Name

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Debtor 1 Michael Clark Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was number instrument before closed, sold, closing or moved, or transfer transferred First Midwest Bank Checking XXXX-0000 03/2016 \$ -1000.00 Person Who Was Paid Savings 3800 Rock Creed Boulevard Number Street Money market Brokerage Joliet 60431 Illinois Other City State Zip Code Chase Bank Checking XXXX-0000 06/2016 \$ 0.00 Person Who Was Paid Savings P.O. Box 659732 Number Street Money market Brokerage San Antonio 78265 Texas Other State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Number Street City State Zip Code

City

State

Zip Code

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Clark Debtor 1 Michael Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt		Michael			Cla	ırk	Cas	e number <i>(ii</i>	known)		
		First Name		Middle Name	Last	t Name					
26.	Hav	e you been a part	y in any judio	ial or administra	ative procee	eding under	any environmen	tal law? In	clude settler	nents and orde	ers.
		No Yes. Fill in the def	tails.								
					Court or age	ency		Nature (of the case		Status of the case
		Case title									Pending
					Court Name						On appeal
		Case number			NumberStree	t					Concluded
		la.			City	State	Zip Code				
Part	111:	Give Details Al	oout Your E	Business or Co	nnections	to Any Bu	siness				
27.	With	nin 4 years before					-	_		o any business	?
				mployed in a tra oility company (L	-		activity, either for artnership (LLP)	ull-time or p	oart-time		
		A partner in			, .	, ,,,	,				
		_		naging executiv	-		ocration				
		_		_		105 OI a COI	Joranori				
		No. None of the a Yes. Check all that				v for each b	ousiness.				
					Descri	be the natu	ire of the busine	ss		dentification n cial Security n	umber Do not umber or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates busi	ness existed	
		City	State	Zip Code	Name —	of account	ant or bookkeep	er	From	To	
		•		·						•	
					Descri	be the nati	ire of the busine	SS		dentification n cial Security n	umber or ITIN.
		Business Name			_				EIN:		
		Number Street			- Nama	-f · · · · · · ·	ant an baakkaan		Dates busi	ness existed	
		City	State	Zip Code		or account	ant or bookkeep	er	From	То	
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					D63011	ino nati	J Ci tile Busille		include So		umber or ITIN.
		Business Name			_				EIN:		
		Number Street			Name	of account	ant or bookkeep	er	Dates busi	ness existed	
		City	State	Zip Code		- account	or bookkeep		From	То	

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Deb	tor 1	Michael			Clark	Case number (if known)
		First Name		Middle Name	Last Name	
28.		hin 2 years before ditors, or other pa No Yes. Fill in the de	arties.	bankruptcy, did yo	u give a financial stateme	nt to anyone about your business? Include all financial institutions,
					Date issued	
		Name			MM/DD/YYYY	
		Number Street			=	
		Number Street				
		City	State	Zip Code	_	
		lo: p.i.				
Par	12:	Sign Below				
1	true a	and correct. I und	lerstand that	making a false stat	ement, concealing prope	ents, and I declare under penalty of perjury that the answers are rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		x /s	Michael Clark			×
			ture of Debtor			Signature of Debtor 2
		_				
		Date	2/10/2017			Date 2/10/2017
	Did y	ou attach additio	nal pages to	Your Statement of	Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
	7 N	No				
	Y	/es				
	Did y	ou pay or agree t	o pay someoi	ne who is not an att	orney to help you fill out b	pankruptcy forms?
ı	N	No				
		es. Name of perso	n			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this information to identify your case:				
Debtor 1	Michael	Clark		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		Northern	District of Illinois (State)	
Case number (If known)			(Otato)	

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral Did you claim the property What do you intend to do with the property that secures a debt? as exempt on Schedule C? Surrender the property. Creditor's name: BANKAMERICA Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: 29 Mccarthy Rd, Park Forest, IL 60466 | Value: \$35,000,00 Retain the property and [explain]: Surrender the property. No. Creditor's name: Santander Consumer USA Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. Dodge Grand Caravan | Value: \$15,525.00 securing debt: Retain the property and [explain]: No. Surrender the property. Creditor's name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: No. Creditor's Surrender the property. name: Yes Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]:

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Debtor	Michael		Clark	Case number (if
1	First Name	Middle Name	Last Name	known)
Part 2:	List Your Unexpired	l Personal Property Leas	es	
informa	tion below. Do not list i		leases are leases that	ry Contracts and Unexpired Leases (Official Form 106G), fill in the t are still in effect; the lease period has not yet ended. You may 1 U.S.C. § 365(p)(2).
Des	scribe your unexpired p	ersonal property leases		Will the lease be assumed?
Les	sor's name:			□ No □ Yes
	cription of leased perty:			
Les	sor's name:			□ No □ Yes
	cription of leased perty:			_
Les	sor's name:			□ No □ Yes
	cription of leased perty:			
Les	sor's name:			No Yes
	cription of leased perty:			
Les	sor's name:			No Yes
	cription of leased perty:			
Les	sor's name:			No Yes
	cription of leased perty:			
Les	sor's name:			□ No □ Yes
	cription of leased perty:			
Part_3:_	Sign Below			
Unde			my intention about any	y property of my estate that secures a debt and any personal
,				
	/s/ Michael Clark		<u> </u>	The state of Public O
Si	gnature of Debtor 1		Siç	gnature of Debtor 2
D	ate 2/10/2017		Da	ate 2/10/2017
	MM/DD/YYYY			MM/DD/YYYY

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B 203 (12/94)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Michael Clark		Case No.		
_	Debtor			(If known)	
			Chapter	Chapter 7	
_			ON OF ATTORNEY F		
1.	Pursuant to 11 U.S.C. § 329(a) and For compensation paid to me within one rendered or to be rendered on behalf	year before the filing of t	he petition in bankruptcy, or agreed to	be paid to me, for services	
	For legal services, I have agreed to accommodate	cept		\$1,265.00	
	Prior to the filing of this statement I h	ave received		\$400.00	
	Balance Due			\$865.00	
2.	. The source of the compensation paid	to me was:			
	✓ Debtor	Other (spec	ify)		
3.	. The source of the compensation paid	to me is:			
	✓ Debtor	Other (spec	ify)		
4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.					
		firm. A copy of the agre	with a other person or persons who a ement, together with a list of the name		
5.	. In return for the above-disclosed fee, a. Analysis of the debtor's finance bankruptcy;		egal service for all aspects of the bank ing advice to the debtor in determining		
	b. Preparation and filing of any p	etition, schedules, state	ments of affairs and plan which may b	pe required;	
	c. Representation of the debtor a	at the meeting of credito	rs and confirmation hearing, and any a	adjourned hearings thereof;	
6.	. By agreement with the debtor(s), the a	above-disclosed fee does	s not include the following services:		
		CERTII	FICATION		
	certify that the foregoing is a complete tor(s) in this bankruptcy proceedings.	e statement of any agree	ment or arrangement for payment to n	ne for representation of the	
	2/10/2017		/s/ Jason Diaz		
	Date		Signature of Attorney		
	_		Semrad Law Firm		
			Name of law firm		

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Clark, Michael Case No		
	Debtor(s)	Case No.	
		Chapter.	Chapter7
	VERIFICA	ATION OF CREDITOR MAT	RIX
The above named Debtors hereby verify that the att knowledge.		hat the attached list of creditors is tru	ue and correct to the best of their
Date:	2/10/2017	/s/ Clark, Michael Clark, Michael Signature of Deb	

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BANKAMERICA 9000 SOUTHSIDE BLV FL9-600-02-15 Jacksonville, FL, 32256

CMRE. 877-572-7555 3075 E IMPERIAL HWY STE BREA, CA, 92821

Santander Consumer USA ATT POC: Janiscia Jackson PO Box 961245 Fort Worth, TX, 76161

Park Forest - Village Hall 350 Victory Dr Park Forest, IL, 60466

Olympia Fields Municipal 20040 governers Drive #1 Olympia Fields, IL, 60461

City of Chicago Heights 39773 Treasury Center Chicago, IL, 60694

CB/ASTEWRT 220 W SCHROCK RD COLUMBUS, OH, 43081

DEPT OF ED/582/NELNET PO BOX 173904 DENVER, CO, 80217

ESCALLATE LLC 1606 E TURKEYFOOT LAKE R AKRON, OH, 44312

LVNV FUNDING LLC PO Box 10587 Greenville, SC, 29603

Franciscan St James - Chicago Heights 1423 Chicago Rd Chicago Heights, IL, 60411 MIDSTATE COLLECTION SO 2009B Round Barn Rd Champaign, IL, 61821

PELLETTERI 991 Oak Creek Drive Lombard, IL, 60148

SONNENSCHEIN FNL SVCS 2 Transam Plaza Dr Ste 300 Oakbrook Terrace, IL, 60181

MiraMed Revenue Group, LLC Po Box 7700 Dept 77304 Detroit, MI, 48277

Franciscan Alliance, Inc. 2434 Interstate Plaza Dr Ste 2 Hammond, IN, 46324

Wellcare Health Plan PO Box 31380 Tampa, FL, 33631

Park Forest Fire Department Po Box 457 Wheeling, IL, 60090

radiology Imaging Consultants, SC 75 Remittance Dr - dept 1324 Chicago, IL, 60675

Frost - Arnett Company Po Box 198988 Nashville, TN, 37219

CMRE FINANCIAL SVCS IN 3075 E Imperial Hwy Ste 200 Brea, CA, 92821

Cardiac Surgery Assoc., 2 Po Box 153 Channahon, IL, 60410 Lincoln Medical Center 234 E 149th St Bronx, NY, 10451

RD Woods MD LLC Po Box 218 Lockport, IL, 60441

NCC Nationwide 815 Commerce Dr. Suite 270 Oak Brook, IL, 60523

First Midwest Bank 3800 Rock Creed Boulevard Joliet, IL, 60431

Midstate Collection Solutions P.O. BOX 3292 Champaign, IL, 61826

Chase Bank 340 S. Cleveland Bldg 370 OH1-1073 Westerville, OH, 43081

CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC, to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I agree to pay The Semrad Law Firm, LLC \$1,265.00 in attorney fees plus costs in the amount of \$335.00 to represent my interests in the preparation and filing of my Chapter 7 Petition and Schedules; preparation and attendance of the Section 341 Meeting of Creditors; review of any redemption agreements; review of any reaffirmation agreements; and case administration and monitoring. I further understand and agree that additional professional legal services will result in fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representing Client in Adversary Proceeding. \$300.00/hr.

Adding additional bills \$31.00

Motion to Reopen and Avoid Lien \$1000.00

Motion to Reopen \$350.00 + court costs

I understand that these fees must be paid before such work will be completed. I acknowledge and agree that as the above additional fees constitute post-petition services, they are not dischargeable in my Chapter 7 case.

I also understand that, unless otherwise agreed, my Chapter 7 bankruptcy case will not be filed until I pay the attorney fees in full. As The Semrad Law Firm, LLC will begin to work on my file immediately after entering into this contract; I understand that any and all funds paid are not refundable.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay the balance of any unpaid fees to The Semrad Law Firm, LLC. Any fees owing to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy may be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay unpaid fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw representation in the event that I do not sign a second retainer after filing my case promising to pay said fees or in the event that I do not pay said fees.

I understand that any funds that I am tendering to The Semrad Law Firm, LLC, as part of this advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm. I further understand that it is ordinarily my option to deposit funds with an attorney that shall remain my property as security for future services. However, The Semrad Law Firm, LLC, does not

Michael Clark Matter Number 501959-001

Initial: WC_____

represent clients under such a security retainer because the preparation of a bankruptcy case requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while others may be only ministerial in nature. I further understand that the benefit that I am receiving under this fee arrangement is the commitment of The Semrad Law Firm, LLC, to perform any and all work reasonably necessary to file my case absent any extraordinary circumstances.

As The Semrad Law Firm, LLC, has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC. This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.*

I also understand that, if I am refiling a case with The Semrad Law Firm, LLC, and an audit of the previous case(s) indicate that remaining attorney fees are owed; any initial funds I pay to refile will first be applied to the balance owed on the previous case(s). If client breaches this agreement, client will be responsible for all costs associated with enforcing the terms of this contract including but not limited to court costs and attorney fees.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC, or an agent thereof.

Date: 02/08/2017

Attorney

*DISCLAIMER

The creditors listed in your bankruptcy petition will receive notice of your bankruptcy filing from the Clerk of the United States Bankruptcy Court. Please be advised that it will be several days before these creditors receive the notice. Therefore, if you are concerned about a particular creditor taking immediate action against you, contact this creditor directly and provide the creditor with a copy of your Notice of Bankruptcy Filing. This is especially important if you are at risk of having you vehicle repossessed, real estate foreclosed, or wages garnished.

Michael Clark Matter Number 501959-001

Initial: MC _____

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Debtor 1 Michael First Name	Middle Name	Clark Last Name	Case number (if known)	
	uestions for Reporting Purpose			
^{16.} What kind of debts do you have?	16a. Are your debts primaril "incurred by an individua No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primaril money for a business or No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts y	y consumer debts? Con al primarily for a personal y business debts? Busin investment or through the	I, family, or household ness debts are debts th he operation of the bus	purpose." at you incurred to obtain siness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	☐ No.		fter any exempt property istribute to unsecured cre	is excluded and administrative editors?
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,00	1	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	□ \$0-\$50,000 ☑ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$ \$10,000,001- \$50,000,001- \$100,000,000	-\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$ \$10,000,001- \$50,000,001- \$100,000,001	\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below	I have exemined this petition a	n d l de eleve : de v		
For you	I have examined this petition, a correct. If I have chosen to file under Ch of title 11, United States Code. under Chapter 7. If no attorney represents me an out this document, I have obtain I request relief in accordance with the correct of th	hapter 7, I am aware that I understand the relief a d I did not pay or agree t ned and read the notice I	I may proceed, if eligib vailable under each cha o pay someone who is required by 11 U.S.C. §	le, under Chapter 7, 11,12, or 13 apter, and I choose to proceed not an attorney to help me fill § 342(b).
	I understand making a false star connection with a bankruptcy oboth. 18 U.S.C. §§ 152, 1341, /s/ Michael Clark Signature of Debtor 1	tement, concealing propo case can result in fines up	erty, or obtaining mone	ey or property by fraud in sonment for up to 20 years, or
	Executed on 2/8/2017 MM / DD)/ YYYY	Executed on	MM / DD / YYYY

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Fill in this infor	mation to identify your ca	se:		
Debtor 1	Michael		Clark	
Debtor 2	First Name	Middle Name	Last Name	
(Spouse, if filing)	First Name	Middle Name	Last Name	-
United States E	Bankruptcy Court for the:	Northern	District of Illinois	_
Case number (If known)			(State)	_
Official	Form 106De	<u> </u>		Check if this is amended filing
Declarat	ion About an I	ndividual Deb	tor's Schedules	12/
If two married	people are filing togethe	r, both are equally respo	onsible for supplying correct i	nformation.
money or prope	erty by fraud in connection 1341, 1519, and 3571.			ing a false statement, concealing property, or obtaining 50,000, or imprisonment for up to 20 years, or both. 18
Did you pa	ay or agree to pay somed	ne who is NOT an attor	ney to help you fill out bankru	ptcy forms?
Yes. 1	Name of person		Attach Bankruptcy Pet Signature (Official Form	ition Preparer's Notice, Declaration, and n 119).
	are true and correct.		nmary and schedules filed wi	th this declaration and
🗶 /s/ Micha	el Clark Wheely	12 Map	×	

Signature of Debtor 2

MM/DD/YYYY

Signature of Debtor 1

MM/DD/YYYY

Date 2/8/2017

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Debtor 1	Michael			Clark	Case number (if known)
	First Name		Middle Name	Last Name	
	thin 2 years be editors, or othe	•	bankruptcy, did	you give a financial state	nent to anyone about your business? Include all financial institutions,
▽	No Yes. Fill in the	e details below.			
				Date issued	
	Name			MM/DD/YYYY	_
	Number Str	eet			
	City	State	Zip Code	<u> </u>	
	.		·		
Part 12:	Sign Below	·			
		can result in fine		, or imprisonment for up t	perty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Sig	gnature of Debtor			Signature of Debtor 2
	Da	ate 2/8/2017			Date 2/8/2017
Did y	ou attach add	itional pages to Y	our Statement o	f Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
	No				
	Yes				
Did y	ou pay or agre	e to pay someone	e who is not an a	ttorney to help you fill ou	t bankruptcy forms?
[J]	No				
Ö,	Yes. Name of pe	erson			Attach the Bankruptcy Petition Preparer's Notice,

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Debto	r Michael		Clark	Case number (if	
1	First Name	Middle Name	Last Name	known)	_
Part 2:	List Your Unexpi	red Personal Property Leas	es		
inform	ation below. Do not I		leases are leases that	Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).	
De	escribe your unexpire	d personal property leases		Will the lease be assumed?	
				No.	
Le	ssor's name:		en e	☐ No ☐ Yes	
	scription of leased operty:				
Le	ssor's name:		remain a menus come come como e superior a superior a superior e deservir a come e de come come de com	□ No □ Yes	
	scription of leased operty:				
Les	ssor's name:			□ No □ Yes	
	scription of leased operty:				- Part - Company Control Section
Les	ssor's name:			☐ No ☐ Yes	
	scription of leased operty:	•		Account	
Les	ssor's name:			□ No □ Yes	\$
	scription of leased operty:				
Les	ssor's name:	\$ \$ \$8.44	t e em e e	□ No □ Yes	
	scription of leased perty:		•	_	
Les	ssor's name:			□ No □ Yes	THE PERSON OF TH
	scription of leased perty:			_	Anna 110 Anna 11 Anna
	l				
Unde	erty that is subject t	o an unexpired lease.	ny intention about any p	roperty of my estate that secures a debt and any personal	
_		Mahul 2 last	x		
Si	ignature of Debtor 1		Sign	ature of Debtor 2	
D	ate 2/8/2017		Date	2/8/2017	
	MM/DD/YYYY			MM/DD/YYYY	

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Clark, Michael	Case No	
	Debtor(s)	Oase NO	
		Chapter.	Chapter7
	VERIFI	CATION OF CREDITOR MA	TRIX
Tr knowledge	•	fy that the attached list of creditors is t	true and correct to the best of their
Oate:	2/8/2017	/s/ Clark, Micha	not whether & Clark
		Clark, Michael	

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Debtor 1 Michael First Name Middle Name	Clark	Case number (if k	nown)	
8.Unemployment compensation	Last Name	Column A Debtor 1 \$0.00	Column B Debtor 2 or non-filing spouse \$0.00	
Do not enter the amount if you contend that the amo under the Social Security Act. Instead, list it here:	unt received was a benefit	Ψ0.00	Ψ <u>0.00</u>	
For you	\$1,700.00			
For your spouse	\$1,289.00			
Pension or retirement income. Do not include any benefit under the Social Security Act.	amount received that was a	\$0.00	\$0.00	
10.Income from all other sources not listed above. S amount. Do not include any benefits received under the payments received as a victim of a war crime, a crime international or domestic terrorism. If necessary, list of page and put the total below.	ne Social Security Act or against humanity, or			
Total amounts from separate pages, if any.		+\$0.00	+\$0.00	
11. Calculate your total current monthly income. Ac	ld lines 2 through 10 for	\$0.00	- 1	= #1 005 48
each column. Then add the total for Column A to the total		\$0.00	\$1,335.48	\$1,335.48
			<u> </u>	Total current
Part 2: Determine Whether the Means Test Ap	online to Vou			monthly income
12. Calculate your current monthly income for the ye		4		
12a. Copy your total current monthly income from line		Copy	/ line 11 here →	¢1 225 40
Multiply by 12 (the number of months in a year).	*	,000,	L	\$1,335.48 X 12
12b. The result is your annual income for this part of t			12b. 「	\$16,025.76
			L	\$10,023.76
13 Calculate the median family income that applies t	o you. Follow these steps:			
Fill in the state in which you live.	Illinois			
Fill in the number of people in your household.	3			
Fill in the median family income for your state and size household.	of ,		13.	\$75,454.00
To find a list of applicable median income amounts, go instructions for this form. This list may also be available	o online using the link specife at the bankruptcy clerk's o	ied in the separate	L	
14. How do the lines compare?				
14a. Line 12b is less than or equal to line 13. On Go to Part 3.	the top of page 1, check bo	x 1, There is no presumption o	f abuse.	
14b. Line 12b is more than line 13. On the top of Go to Part 3 and fill out Form 122A-2.	page 1, check box 2, The p	resumption of abuse is determ	ned by Form 122A-2.	
Part 3: Sign Below				
By signing here, I declare under penalty of perjury that	t the information on this stat	ement and in any attachments	is true and correct.	
Na 1 e	001			
* /s/ Michael Clark /11 h	May x			
Signature of Debtor 1		Signature of Debtor 2		·
Date <u>2/10/2017</u> MM/DD/YYYY		Date 2/10/2017 MM/DD/YYYY		With surrounced and the surrounc
If you checked line 14a, do NOT fill out or file Form	122A-2.			
If you checked line 14b, fill out Form 122A-2 and fil	e it with this form.			